## UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ZACHARY ANDREW MCFADDEN : CHAPTER 13

Debtor

:

JACK N. ZAHAROPOULOS

STANDING CHAPTER 13 TRUSTEE

Movant

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VS.

ZACHARY ANDREW MCFADDEN

Respondent : CASE NO. 1-23-bk-01132

## TRUSTEE'S OBJECTION TO SECOND AMENDED CHAPTER 13 PLAN

AND NOW, this 30th day of October, 2023, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor's plan for the following reason(s):

- 1. Failure to properly state the liquidation value in Section 1B of the plan. Failure to state a liquidation value. Trustee estimates it a \$57,649.00.
  - 2. The Trustee avers that debtor's plan is not feasible based upon the following:
    - a. The plan is underfunded relative to claims to be paid. The plan needs to pay about \$144,496.00 in order to be fully funded.

WHEREFORE, Trustee alleges and avers that debtor's plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s) plan.
- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

/s/Jack N. Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 (717) 566-6097

## **CERTIFICATE OF SERVICE**

AND NOW, this 30<sup>th</sup> day of October, 2023, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Paul Murphy-Ahles, Esquire 2132 Market Street Camp Hill, PA 17011

/s/Deborah A. DePalma
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee